

Information to identify the case:

Debtor 1	Timothy Inverso	Social Security number or ITIN	xxx-xx-3719
	First Name Middle Name Last Name	EIN	--
Debtor 2	Marcia F. Inverso	Social Security number or ITIN	xxx-xx-7418
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-29870-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy Inverso
dba Scentsy

Marcia F. Inverso

1/14/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Timothy Inverso
 Marcia F. Inverso
 Debtors

Case No. 15-29870-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jan 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2019.

db/jdb cr	+Timothy Inverso, Marcia F. Inverso, 613 Worcester Drive, West Deptford, NJ 08086-3827
	+PNC Bank, National Association, c/o Jordan S. Blask, Esq., Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
515807475	+Citibank, Sears Cardmember Services, PO Box 6198, Sioux Falls, SD 57117-6198
515807477	+Flagship Resort Development Corp., C/O Equiant Financial Services, 5401 Pima Road, Suite 150, Scottsdale, AZ 85250-2630
515807480	+Jaffe And Asher, 600 Third Avenue, New York, NY 10016-1901
515999440	+PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
515807482	+PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
515807483	+PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
515807484	+Robert S. Gitmeid and Assoc., 2081 E. 8th Street, Brooklyn, NY 11223-4124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jan 15 2019 00:27:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 15 2019 00:27:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515958325	EDI: BECKLEE.COM Jan 15 2019 04:48:00 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515807468	E-mail/Text: tropiann@einstein.edu Jan 15 2019 00:27:46 Albert Einstein Healthcare Network, 101 E. Olney Avenue, Suite 301, Philadelphia, PA 19120-2470
515842607	EDI: GMACFS.COM Jan 15 2019 04:48:00 Ally Capital, PO Box 130424, Roseville, MN 55113-0004
515807469	+EDI: GMACFS.COM Jan 15 2019 04:48:00 Ally Financial, 10909 McCormick Road, Hunt Valley, MD 21031-1401
515807470	+EDI: AMEREXPR.COM Jan 15 2019 04:48:00 American Express, PO Box 981535, El Paso, TX 79998-1535
515807471	+EDI: AMEREXPR.COM Jan 15 2019 04:48:00 American Express Centurion Bank, 4315 S. 2700 2700 West, Salt Lake City, UT 84184-0001
515807473	EDI: CAPITALONE.COM Jan 15 2019 04:48:00 Capital One, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
515839306	EDI: CAPITALONE.COM Jan 15 2019 04:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515807474	+EDI: CHASE.COM Jan 15 2019 04:48:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
515807476	E-mail/Text: bankruptcy.bnc@ditech.com Jan 15 2019 00:27:31 Ditech, Green Tree Bankruptcy Dept., PO Box 6154, Rapid City, SD 57709-6154
515997488	E-mail/Text: bankruptcy.bnc@ditech.com Jan 15 2019 00:27:31 Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0049
515807478	+EDI: TENET.COM Jan 15 2019 04:48:00 Hahnemann University Hospital, 230 N. Broad Street, Philadelphia, PA 19102-1178
515807479	+E-mail/Text: bankruptcy@huntington.com Jan 15 2019 00:27:50 Huntington National Bank, 7 Easton Oval, Columbus, OH 43219-6060
515807481	+EDI: CBSKOHL.COM Jan 15 2019 04:48:00 Kohl's, Collection Dept., PO Box 3043, Milwaukee, WI 53201-3043
515807485	+EDI: RMSC.COM Jan 15 2019 04:48:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
515807486	EDI: TDBANKNORTH.COM Jan 15 2019 04:48:00 TD Bank, Bankruptcy Dept., PO Box 8400, Lewiston, ME 04243
515818132	+E-mail/Text: bankruptcy@huntington.com Jan 15 2019 00:27:50 The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
515986165	EDI: WFFC.COM Jan 15 2019 04:48:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
515807487	+EDI: WFFC.COM Jan 15 2019 04:48:00 Wells Fargo Financial National Bank, Client Processing MAC N0003-038, 800 Walnut Street, Des Moines, IA 50309-3605

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515807472 Bank of America, PO Box 15028, El Paso, TX 19886

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jill T. Bryan on behalf of Debtor Timothy Inverso jtb.assistant1@verizon.net
Jill T. Bryan on behalf of Joint Debtor Marcia F. Inverso jtb.assistant1@verizon.net
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 8